

**IN THE UNITED STATES PATENT & TRADEMARK OFFICE**

In re Patent Application of:

**Wendell W. ANTHONY**

Serial No.: **09/077,456** Art Unit: **3684**  
Filed: **May 29, 1998** Examiner: **Susanna M. MEINECKE DIAZ**  
For: **IMPROVED METHOD AND SYSTEM FOR PERFORMING  
BANKING TRANSACTIONS, INCLUDING HOME BANKING**

**FILED ELECTRONICALLY**

U.S. Patent and Trademark Office  
Mailstop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO NON-FINAL OFFICE ACTION**

Dear Sir:

In response to the Non-Final Office Action mailed March 5, 2012, the undersigned representative respectfully requests reconsideration of the rejections of record in light of the following remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 15 of this paper.